

**Fill in this information to identify the case:**

Debtor 1 Victoria A. Troutman

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 19-12984-pmm

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2018 G-CTT

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account:

4047

Date of payment change:

Must be at least 21 days after date of this notice 05/01/2020

New total payment:

Principal, interest, and escrow, if any

\$Forbearance

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☒ No  
☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No  
☒ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Temporary forbearance from May 1, 2020 through July 30, 2020. Please see attached Notice of Temporary Forbearance.

Current mortgage payment: \$ 1694.92 New mortgage payment: \$Forbearance

Debtor 1

Victoria A. Troutman  
First Name Middle Name

Last Name

Case number (if known) 19-12984-pmm

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

- ☐ I am the creditor.  
☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

/s/ Daniel P. Jones  
Signature

Date May 18, 2020

Print: Daniel P. Jones, Bar ID# 321876  
First Name Middle Name Last Name

Title: Attorney for Creditor

Company Stern & Eisenberg, P.C.

Address 1581 Main Street, Suite 200 The Shops at Valley Square  
Number Street

Warrington, PA 18976  
City State ZIP Code

Contact phone 215-572-8111 Email djones@sternseisenberg.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

IN RE:

VICTORIA A. TROUTMAN  
Debtor.

Case No. 19-12984-pmm

Chapter 13

**NOTICE OF TEMPORARY FORBEARANCE**

U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2018 G-CTT (hereinafter "Creditor"), secured creditor of the above-entitled Debtor(s), hereby provides notice that Creditor and Debtor(s) have entered into a forbearance agreement due to the impact of COVID-19. The forbearance agreement relates to the loan ending in 4047 (hereinafter "Loan"), which is secured by the real property located at 500 S. 7th Street, Hamburg, PA 19526.

Under the forbearance agreement, payments due under the loan are suspended beginning with the payment due on May 1, 2020, through and including the payment due July 1, 2020. This Notice does not constitute an amendment and/or modification of the Loan.

This Notice does not constitute an amendment or modification to the Debtor(s) plan of reorganization, and does not relieve the Debtor(s) of the responsibility to amend or modify the plan of reorganization to reflect the forbearance agreement, if required.

Respectfully submitted,

/s/ Daniel P. Jones

Daniel P. Jones, Esquire

ID No: 321876

Stern & Eisenberg, P.C.

1581 Main Street, Suite 200

Warrington, PA 18976

djones@sterneisenberg.com

Phone: 215-572-8111

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
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IN RE:

VICTORIA A. TROUTMAN,  
Debtor.

Case No. 19-12984-pmm

Chapter 13

**CERTIFICATE OF SERVICE**

I certify that on May 18, 2020, I caused to be served a true and correct copy of the above Notice of Temporary Forbearance upon registered recipients via the Court's ECF system. In the event the debtor(s) is/are pro se, a paper copy of the Notice is being mailed to the debtor's address on file with the Court.

/s/ Daniel P. Jones  
Stern & Eisenberg, P.C.  
Daniel P. Jones, Esquire  
ID No: 321876  
[djones@sterneisenberg.com](mailto:djones@sterneisenberg.com)